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Prepared by and when recorded  
Mail to: TCF NATIONAL BANK  
555 BUTTERFIELD ROAD  
LOMBARD IL 60148

Doc#: 1303818045 Fee: \$44.00  
Karen A. Yarbrough RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 02/07/2013 01:52 PM Pg: 1 of 4

{Space Above This Line for Recording Data}

Account Number: XXXXXXXXXX8755XXXX

Reference Number:

**SUBORDINATION AGREEMENT**

INDEX AS A MODIFICATION OF COMMANDCREDIT PLUS MORTGAGE

Effective Date: 01/18/2013

Borrower(s): Jeffrey D Hejza and Lindsey A Hejza

Senior Lender: Mortgage Services III, LLC

Subordinating Lender: TCF National Bank

Property Address: 230 N Dee Road, Park Ridge, IL 60068

PIN# 09-27-306-025-0000

Near North National Title  
222 N. LaSalle  
Chicago, IL 60601

4  
OK

TO 3406 01/18/13

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**THIS AGREEMENT** (the "Agreement"), effective as of the Effective Date above but contingent upon the Subordinating Lender's receipt of \$300.00 from the Senior Lender or the Borrower, is made by the Subordinating Lender in favor of the Senior Lender named above.

Jeffrey D Hejza and Lindsey A Hejza  
(individually and collectively the "Borrower") own the real property located at the above Property Address (the "Property").

The Subordinating Lender has an interest in the Property by virtue of a COMMANDCREDIT PLUS MORTGAGE given by the Borrower, covering that real property, more particularly described as follows:

The South 110 feet of the North 365 feet as measured on the East Line thereof of the East 250 feet as measured on the North Line thereof of Lot 4, in Ann Murphy Estate Division of Land in Sections 27 and 28, Township 41 North, Range 12, East of the Third Principal Meridian, in Cook County, Illinois

which document is dated 30th day of May, 2012 filed of record on 12th day of July, 2012 with the County Recorder of Cook County, Illinois as Document No. 1219412169, in the amount of \$149,940.00 (the "Existing Security Instrument"). The Existing Security Instrument secures repayment of a debt evidenced by a note or a line of credit agreement extended to Borrower by Subordinating Lender.

The Senior Lender has agreed to make a new loan or amend an existing loan in the original principal amount NOT to exceed \$417,000.00 (the "New Loan or Amended Loan") to the Borrower, provided that the New Loan or Amended Loan is secured by a first lien mortgage on the Property (the "New Security Instrument") in favor of the Senior Lender.

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The Subordinating Lender is willing to subordinate the lien of the Existing Security Instrument to the lien of the New Security Instrument under the terms set forth in this Agreement.

**NOW, THEREFORE**, for and in consideration of the above recitals, the covenants herein contained, and for good and valuable consideration, the receipt of which is hereby acknowledged, the parties agree as follows:

## A. Agreement to Subordinate

Subordinating Lender hereby subordinates the lien of the Existing Security Instrument, and all of its modifications, extensions and renewals, to the lien of the New Security Instrument. This Agreement is effective as to any sum whose repayment is presently secured or which may in the future be secured by the Existing Security Instrument.

## B. General Terms and Conditions

**Binding Effect** – This Agreement shall be binding upon and inure to the benefit of the respective heirs, legal representatives, successors and assigns of the parties hereto and all of those holding title under any of them.

**Nonwaiver** – This Agreement may not be changed or terminated orally. No indulgence, waiver, election or non-election under the New Security Instrument or related documents shall affect this Agreement.

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**Severability** – The invalidity or unenforceability of any portion of this Agreement shall not affect the remaining provisions and portions of this Agreement.

## C. Signatures and Acknowledgements

The Subordinating Lender, through its authorized officer has set its hand and seal as of the Effective Date above unless otherwise indicated. If the New Loan or Amended Loan exceeds \$417,000.00, or if the Subordinating Lender does not receive \$300.00 from the Senior Lender or the Borrower, this Subordination Agreement is VOID.

### SUBORDINATING LENDER:

TCF National Bank

By   
(Signature)

01/18/2013  
Date

Joe W Garcia  
(Printed Name)

Vice President  
(Title)

STATE OF ILLINOIS)  
SS  
COUNTY OF COOK)

The foregoing instrument was acknowledged before me on this 18<sup>th</sup> day of January, 2013 by Joe W Garcia, Vice President of TCF National Bank, a national banking association, on behalf of the association.

  
Notary Public

My Commission Expires: 2-15-16



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## Legal Description

THE SOUTH 110 FEET OF THE NORTH 365 FEET AS MEASURED ON THE EAST LINE THEREOF OF THE EAST 250 FEET AS MEASURED ON THE NORTH LINE THEREOF OF LOT 4 IN ANN MURPHY ESTATE DIVISION OF LAND IN SECTIONS 27 AND 28. TOWNSHIP 41 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Pin 69-27-306-025-0000

Property of Cook County Clerk's Office